

ACCELERATED BENEFITS RIDER - TERMINAL ILLNESS

BENEFITS PAID UNDER THIS RIDER MAY BE TAXABLE.
YOU SHOULD CONSULT YOUR TAX ADVISOR TO DISCUSS THIS.

This Rider provides an accelerated payment of life insurance proceeds under conditions specified in this Rider. It is not intended to provide health, nursing home or long term care insurance. Cash values, loan values, if any, and death benefits will be reduced if You receive an accelerated benefit. Benefit payments may affect qualifications for entitlement payments.

Assurity Life Insurance Company has attached this Rider to Your Policy. This Rider is a part of Your Policy. The terms, definitions and provisions of Your Policy apply to this Rider unless We otherwise inform You.

DEFINITIONS

1. **Eligible Proceeds:** The Face Amount of the Policy. Eligible Proceeds cannot be
 - more than \$250,000; or
 - less than \$10,000;from all Policies and Riders on the Insured.
2. **Benefit Amount:** The portion of the Eligible Proceeds You elect to receive adjusted by a 12-month discount and a processing charge. The discount reflects the early payment of amounts held under Your Policy. The discount will be based on an annual interest rate that has been declared by Us and is in effect as of the date we receive Your written request. The maximum interest rate used will be no greater than the greater of a) the current yield on 90 day treasury bills, or b) the current maximum statutory adjustable policy loan interest rate. The processing charge will not exceed \$250. We will tell You what the interest rate and processing charge is when You request this Rider's Benefit.
3. **Terminally Ill:** Having an expected life span of 12 months or less. You must provide Us with proof. A doctor must certify the Insured's life expectancy.

BENEFIT

Subject to Rider Conditions, You can get money (Benefit Amount) during the Insured's life if the Insured meets the definition of Terminal. There are four types of Rider Conditions.

- A. **Conversion Conditions.** These Rider Conditions have to do with what policies and riders You can convert to a Benefit Amount.
 1. You can combine all Your policies and riders on the Insured together.
 2. You cannot convert more than \$250,000 or less than \$10,000.
 3. You can only convert one time per policy or rider.
- B. **Election Conditions.** These Rider Conditions tell You how to elect this Rider's Benefit.
 1. You must elect in writing.
 2. You must send the election to the Home Office.
 3. You must send Us the policies and riders You are converting with Your election.
- C. **Voluntary Conditions.** This Rider's Benefit is only available if You take it on Your own. YOU CANNOT ELECT UNDER THIS RIDER IF YOU ARE REQUIRED BY
 1. law to use this Rider to pay creditors' claims; or
 2. government to use this Rider to get a government benefit.
- D. **General Conditions.** You cannot elect this Rider
 1. during the first 90 days from the Policy Date of Issue; or
 2. if Your Policy is assigned or has a Beneficiary You cannot change on Your own.

ADJUSTMENTS TO THE POLICY

The following adjustments will be made to the Policy after an Accelerated Benefit Payment is made:

1. The Policy Benefit Amount and guaranteed cash value will be reduced by the percentage of the requested portion of the available amount.
2. We will mail a revised Policy Schedule to the Owner for attachment to the Policy which reflects the adjustments resulting from the Accelerated Benefit Payment.

TERMINATION

This endorsement will automatically terminate on the earlier of:

- the date We approve Your written request; or
- the termination date of the Policy to which this Endorsement is attached.

Assurity Life Insurance Company has signed this Rider on Your Policy's Date of Issue.



President



Secretary

Assurity Life Insurance Company

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